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Amendments to the Claims

Please amend the claims without prejudice, as follows and consider the subsequent remarks/arguments. This listing of claims will replace all prior versions and listings of claims in the application.

Listing of Claims

Claims 1-20 (Canceled)

21.   (Currently amended)   A method for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

(a)   receiving information from a user including information related to a cash flow of the user;

(b)   presenting to the user a plurality of goals based upon the information provided from the user;

(c)   allowing the user to select at least one goal ~~from~~ of the plurality of goals~~, wherein each of the selected goals corresponds to a user described disbursement for attainment of the selected goal~~;

(d)   presenting to the user a plurality of the user preferences <u>for each selected goal</u>;

(e)   allowing the user to make an adjustment to user preferences related to one of the <u>selected</u> goals;

(f)   determining an impact of the adjustment on attaining the remaining goals; and

(g)   presenting to the user the impact of the adjustment on attaining the goals.

22. (Previously presented) The method of claim 21 wherein the goals are financial goals.

23. (Previously presented)   A method as recited in claim 21 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings,

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planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

24. (Previously presented) A method as recited in claim 21 further comprising:

    (a)   presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;

    (b)   allowing the user to make an adjustment to the priority indicia;

    (c)   adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

25. (Previously presented) A method as recited in claim 21 further comprising:

    (a)   presenting to the user an adjustable time indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the time indicia;

    (c)   adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

26. (Previously presented) A method as recited in claim 21 further comprising:

    (a)   presenting to the user an adjustable quality indicia for the selected goal;

    (b)   allowing the user to make an adjustment to the quality indicia;

    (c)   adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

27. (Previously presented) A method as recited in claim 21 further comprising:

    (a)   presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   allowing the user to make an adjustment to the favoritism indicia;

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(c)   adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

28. (Previously presented) The method of claim 21 further comprising:

creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

29. (Previously presented) The method of claim 28 further comprising:

creating at least one offering targeted to the user profile for achieving the goal.

30. (Previously presented) The method of claim 29 further comprising:

transmitting the at least one matched offering to the user.

31. (Previously presented) A method as recited in claim 30 wherein the transmission of the matched offering to the user is done using a computer network.

32. (Previously presented) A method as recited in claim 31 wherein the network is the Internet.

33. (Previously presented) The method of claim 29 further comprising:

using the user profile information as market intelligence.

34. (Previously presented) The method of claim 29 wherein the matched offering is a financial instrument.

35. (Currently amended) A method as recited in claim 29 further comprising:

notifying at least one provider of the suggested matched offering when the user changes a preference related to attaining one or more of the goals.

36. (Previously presented) A method as recited in claim 29 wherein the offering includes at least one of a product and a service.

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37. (Previously presented) A method as recited in claim 21 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

38. (Currently amended) A method as recited in claim 30 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

39. (Previously presented) A method as recited in claim 29 further comprising:

      storing the matched offering in a database.

40. (Previously presented) A method as recited in claim 30 further comprising:

    (a)   providing information about the matched offering; and

    (b)   charging a fee for providing the information.

41. (Previously presented) A method as recited in claim 21 wherein each of the goals has a range of options, further comprising:

    (a)   displaying at least one provider for providing an option corresponding to a selected goal;

    (b)   allowing the user to select the provider;

    (c)   allowing the user to select at least one option provided by the selected provider; and

    (d)   allowing the user to add the selected option to the range of options for the goal.

42. (Previously presented) The method of claim 21 wherein each option has a range of features, further comprising:

    (a)   displaying the range of options for a goal;

(b)   allowing the user to select one of the options based on the adjusted preference;

(c)   displaying at least one provider for providing an option corresponding to a selected goal;

(d)   allowing the user to select the provider;

(e)   allowing the user to select at least one option provided by the selected provider;

(f)   allowing the user to select at least one feature provided by the selected provider for the selected option; and

(g)   allowing the user to add the selected feature to the range of features corresponding to the selected option.

43. (Previously presented) A method as recited in claim 41 wherein the selected provider is selected from a list of providers.

44. (Previously presented) A method as recited in claim 41 further comprising:

(a)   presenting to the user at least one feature;

(b)   allowing the user to select at least one of the features for the selected option.

45. (Previously presented) A method as recited in claim 41 further comprising:

utilizing a network to display information relating to the provider.

46. (Previously presented) A method as recited in claim 41 further comprising:

receiving from the user a replacement schedule for replacing the goal.

47. (Currently amended) A method as recited in claim 41 further comprising:

(a)   presenting to the user at least one insurance provider;

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(b)   allowing the user to select an insurance provider ~~for insuring~~ whose product can be employed to attain the goal.

48. (Previously presented) A method as recited in claim 41 further comprising:

displaying features of the selected option.

49. (Previously presented) A method as recited in claim 41 further comprising:

(a)   presenting to the user an indicia of desirability for the selected option; and

(b)   allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.

50. (New) A computer system for enabling users to make decisions by modeling tradeoffs between personal goals, comprising:

(a)   means for receiving information from a user including information related to a cash flow of the user;

(b)   means for presenting to the user a plurality of goals based upon the information provided from the user;

(c)   means for allowing the user to select at least one goal of the plurality of goals;

(d)   means for presenting to the user a plurality of the user preferences for each selected goal;

(e)   means for allowing the user to make an adjustment to user preferences related to one of the selected goals;

(f)   means for determining an impact of the adjustment on attaining the remaining goals; and

(g)   means for presenting to the user the impact of the adjustment on attaining the goals.

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51. (New) The computer system of claim 50 wherein the goals are financial goals.

52. (New) A computer system as recited in claim 50 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

53. (New) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;

    (b)   means for allowing the user to make an adjustment to the priority indicia;

    (c)   means for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

54. (New) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable time indicia for the selected goal;

    (b)   means for allowing the user to make an adjustment to the time indicia;

    (c)   means for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

55. (New) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable quality indicia for the selected goal;

    (b)   means for allowing the user to make an adjustment to the quality indicia;

    (c)   means for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

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56. (New) A computer system as recited in claim 50 further comprising:

    (a)   means for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   means for allowing the user to make an adjustment to the favoritism indicia;

    (c)   means for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

57. (New) The computer system of claim 50 further comprising:

    means for creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

58. (New) The computer system of claim 57 further comprising:

    means for creating at least one offering targeted to the user profile for achieving the goal.

59. (New) The computer system of claim 58 further comprising:

    means for transmitting the at least one matched offering to the user.

60. (New) The computer system as recited in claim 59 wherein the transmission of the matched offering to the user is done using a computer network.

61. (New) The computer system as recited in claim 60 wherein the network is the Internet.

62. (New) The computer system of claim 58 further comprising:

    means for using the user profile information as market intelligence.

63. (New) The computer system of claim 58 wherein the matched offering is a financial instrument.

64. (New) A computer system as recited in claim 58 further comprising:

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means for notifying at least one provider of the suggested matched offering when the user changes a preference related to attaining one or more of the goals.

65. (New) A computer system as recited in claim 58 wherein the offering includes at least one of a product and a service.

66. (New) A computer system as recited in claim 50 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

67. (New) A computer system as recited in claim 59 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

68. (New) A computer system as recited in claim 58 further comprising:

means for storing the matched offering in a database.

69. (New) A computer system as recited in claim 59 further comprising:

(a)   means for providing information about the matched offering; and

(b)   means for charging a fee for providing the information.

70. (New) A computer system as recited in claim 50 wherein each of the goals has a range of options, further comprising:

(a)   means for displaying at least one provider for providing an option corresponding to a selected goal;

(b)   means for allowing the user to select the provider;

(c)   means for allowing the user to select at least one option provided by the selected provider; and

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    (d)   means for allowing the user to add the selected option to the range of options for the goal.

71. (New) The computer system of claim 50 wherein each option has a range of features, further comprising:

    (a)   means for displaying the range of options for a goal;

    (b)   means for allowing the user to select one of the options based on the adjusted preference;

    (c)   means for displaying at least one provider for providing an option corresponding to a selected goal;

    (d)   means for allowing the user to select the provider;

    (e)   means for allowing the user to select at least one option provided by the selected provider;

    (f)   means for allowing the user to select at least one feature provided by the selected provider for the selected option; and

    (g)   means for allowing the user to add the selected feature to the range of features corresponding to the selected option.

72. (New) A computer system as recited in claim 70 wherein the selected provider is selected from a list of providers.

73. (New) A computer system as recited in claim 70 further comprising:

    (a)   means for presenting to the user at least one feature;

    (b)   means for allowing the user to select at least one of the features for the selected option.

74. (New) A computer system as recited in claim 70 further comprising:

    means for utilizing a network to display information relating to the provider.

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75. (New) A computer system as recited in claim 70 further comprising:

   means for receiving from the user a replacement schedule for replacing the goal.

76. (New) A computer system as recited in claim 70 further comprising:

   (a)   means for presenting to the user at least one insurance provider;

   (b)   means for allowing the user to select an insurance provider whose product
          can be employed to attain the goal.

77. (New) A computer system as recited in claim 70 further comprising:

   means for displaying features of the selected option.

78. (New) A computer system as recited in claim 70 further comprising:

   (a)   means for presenting to the user an indicia of desirability for the selected
          option; and

   (b)   means for allowing the user to adjust the desirability for the selected option
          to reflect the user's desire for obtaining the selected option by adjusting the
          indicia of desirability.

79. (New) A computer program embodied on a computer readable medium for enabling
users to make decisions by modeling tradeoffs between personal goals, comprising:

   (a)   a module for receiving information from a user including information related
          to a cash flow of the user;

   (b)   a module for presenting to the user a plurality of goals based upon the
          information provided from the user;

   (c)   a module for allowing the user to select at least one goal of the plurality of
          goals;

   (d)   a module for presenting to the user a plurality of the user preferences for
          each selected goal;

    (e)   a module for allowing the user to make an adjustment to user preferences related to one of the selected goals;

    (f)   a module for determining an impact of the adjustment on attaining the remaining goals; and

    (g)   a module for presenting to the user the impact of the adjustment on attaining the goals.

80. (New) The computer program of claim 79 wherein the goals are financial goals.

81. (New) A computer program as recited in claim 79 wherein the goals include expenditures for at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

82. (New) A computer program as recited in claim 79 further comprising:

    (a)   a module for presenting to the user an adjustable priority indicia for adjusting preferences related to the selected goal, wherein the priority indicia adjusts the level of priority of achieving the selected goal;

    (b)   a module for allowing the user to make an adjustment to the priority indicia;

    (c)   a module for adjusting the level of priority of achieving the selected goal responsive to the user's adjustment of the priority indicia.

83. (New) A computer program as recited in claim 79 further comprising:

    (a)   a module for presenting to the user an adjustable time indicia for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the time indicia;

    (c)   a module for adjusting the amount of time expected for achieving the selected goal responsive to the user's adjustment of the time indicia.

84. (New) A computer program as recited in claim 79 further comprising:

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    (a)   a module for presenting to the user an adjustable quality indicia for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the quality indicia;

    (c)   a module for adjusting the quality of the selected goal responsive to the user's adjustment of the quality indicia.

85. (New) A computer program as recited in claim 79 further comprising:

    (a)   a module for presenting to the user an adjustable indicia of favoritism between time and quality for the selected goal;

    (b)   a module for allowing the user to make an adjustment to the favoritism indicia;

    (c)   a module for adjusting the favoritism between time and quality of the selected goal responsive to the user's adjustment of the favoritism indicia.

86. (New) The computer program of claim 79 further comprising:

    a module for creating a user profile for facilitating targeted advertising based on the user information, user goals and adjusted preferences.

87. (New) The computer program of claim 86 further comprising:

    a module for creating at least one offering targeted to the user profile for achieving the goal.

88. (New) The computer program of claim 87 further comprising:

    a module for transmitting the at least one matched offering to the user.

89. (New) The computer program as recited in claim 88 wherein the transmission of the matched offering to the user is done using a computer network.

90. (New) The computer program as recited in claim 89 wherein the network is the Internet.

91. (New) The computer program of claim 87 further comprising:

a module for using the user profile information as market intelligence.

92. (New) The computer program of claim 87 wherein the matched offering is a financial instrument.

93. (New) A computer program as recited in claim 87 further comprising:

a module for notifying at least one provider of the suggested matched offering when the user changes a preference related to attaining one or more of the goals.

94. (New) A computer program as recited in claim 87 wherein the offering includes at least one of a product and a service.

95. (New) A computer program as recited in claim 79 wherein the goals include at least one of a home, a vehicle, planned monthly allowance and savings, planned furniture expenses, planned appliance purchases, a vacation, children's education, and retirement home.

96. (New) A computer program as recited in claim 88 wherein the matched offering includes banner advertising displayed to the user, whereby the banner advertising content displayed is derived from the proposed goals designated by the user.

97. (New) A computer program as recited in claim 87 further comprising:

a module for storing the matched offering in a database.

98. (New) A computer program as recited in claim 88 further comprising:

(a)   a module for providing information about the matched offering; and

(b)   a module for charging a fee for providing the information.

99. (New) A computer program as recited in claim 79 wherein each of the goals has a range of options, further comprising:

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(a) a module for displaying at least one provider for providing an option corresponding to a selected goal;

(b) a module for allowing the user to select the provider;

(c) a module for allowing the user to select at least one option provided by the selected provider; and

(d) a module for allowing the user to add the selected option to the range of options for the goal.

100. (New) The computer program of claim 79 wherein each option has a range of features, further comprising:

(a) a module for displaying the range of options for a goal;

(b) a module for allowing the user to select one of the options based on the adjusted preference;

(c) a module for displaying at least one provider for providing an option corresponding to a selected goal;

(d) a module for allowing the user to select the provider;

(e) a module for allowing the user to select at least one option provided by the selected provider;

(f) a module for allowing the user to select at least one feature provided by the selected provider for the selected option; and

(g) a module for allowing the user to add the selected feature to the range of features corresponding to the selected option.

101. (New) A computer program as recited in claim 99 wherein the selected provider is selected from a list of providers.

102. (New) A computer program as recited in claim 99 further comprising:

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    (a)   a module for presenting to the user at least one feature;

    (b)   a module for allowing the user to select at least one of the features for the selected option.

103. (New) A computer program as recited in claim 99 further comprising:

    a module for utilizing a network to display information relating to the provider.

104. (New) A computer program as recited in claim 99 further comprising:

    a module for receiving from the user a replacement schedule for replacing the goal.

105. (New) A computer program as recited in claim 99 further comprising:

    (a)   a module for presenting to the user at least one insurance provider;

    (b)   a module for allowing the user to select an insurance provider whose product can be employed to attain the goal.

106. (New) A computer program as recited in claim 99 further comprising:

    a module for displaying features of the selected option.

107. (New) A computer program as recited in claim 99 further comprising:

    (a)   a module for presenting to the user an indicia of desirability for the selected option; and

    (b)   a module for allowing the user to adjust the desirability for the selected option to reflect the user's desire for obtaining the selected option by adjusting the indicia of desirability.